

City of Albuquerque

Biweekly Insurance Rates FY2019

July 1, 2018 - June 30, 2019

| Medical Insurance | Employee pays 20% City pays 80% | | |
|----------------------------------|---------------------------------|--------|--------|
| Presbyterian My Care Health Plan | | | |
| | Employee* | City | Total |
| Single | 44.41 | 177.63 | 222.04 |
| Couple | 90.35 | 361.42 | 451.77 |
| S/Parent | 71.33 | 285.33 | 356.66 |
| Family | 130.40 | 521.59 | 651.99 |

| Vision Insurance | Employee pays 20% City pays 80% | | |
|------------------|---------------------------------|------|-------|
| VSP | | | |
| | Employee* | City | Total |
| Single | 0.44 | 1.76 | 2.20 |
| Couple | 0.88 | 3.52 | 4.40 |
| S/Parent | 0.94 | 3.77 | 4.71 |
| Family | 1.53 | 6.13 | 7.66 |

| Short-Term Disability Insurance | Employee Paid | | |
|---------------------------------|----------------------------------|----------|--|
| Hartford | Weekly Benefit = 60% base salary | | |
| Age | Rate per \$10 of Weekly Benefit | | |
| | Monthly Rate | BW Rate* | |
| <25 | 0.451 | 0.2082 | |
| 25-29 | 0.384 | 0.1772 | |
| 30-34 | 0.421 | 0.1943 | |
| 35-39 | 0.337 | 0.1555 | |
| 40-44 | 0.321 | 0.1482 | |
| 45-49 | 0.359 | 0.1657 | |
| 50-54 | 0.450 | 0.2077 | |
| 55-59 | 0.538 | 0.2483 | |
| 60-64 | 0.625 | 0.2885 | |
| 65+ | 0.687 | 0.3171 | |

| Long-Term Disability Insurance | Employee Paid | | |
|--------------------------------|-----------------------------------|----------|--|
| Hartford | Monthly Benefit = 60% base salary | | |
| Age | Rate per \$100 of BW Salary | | |
| | Monthly Rate | BW Rate* | |
| <30 | 0.218 | 0.1006 | |
| 30-39 | 0.338 | 0.1560 | |
| 40-44 | 0.446 | 0.2058 | |
| 45-49 | 0.641 | 0.2958 | |
| 50-54 | 0.835 | 0.3854 | |
| 55-59 | 0.997 | 0.4602 | |
| 60+ | 1.030 | 0.4754 | |

* Biweekly = monthly times 12 divided by 26

| Dental Insurance | Employee pays 20% City pays 80% | | |
|------------------|---------------------------------|-------|-------|
| Delta Dental | | | |
| | Employee* | City | Total |
| Single | 2.92 | 11.68 | 14.60 |
| Couple | 5.91 | 23.62 | 29.53 |
| S/Parent | 6.49 | 25.95 | 32.44 |
| Family | 8.78 | 35.14 | 43.92 |

| Legal Insurance | Employee Paid | | |
|-----------------|---------------|--|--|
| Arag Legal | Employee* | | |
| Single | 8.63 | | |
| Employee +1 | 10.75 | | |
| Family | 11.03 | | |

| Basic Life and AD&D | |
|---|----------|
| Hartford (100% Paid by City \$.315 per \$1,000) | |
| Amount of coverage is 140% of gross annual salary | |
| Minumum | Maximum |
| \$25,000 | \$50,000 |

| Voluntary Term Life | Employee Paid | | |
|-------------------------------------|---------------|------------|--|
| Hartford Biweekly Rates Per \$1,000 | | | |
| Age | Smoker | Non Smoker | |
| <30 | 0.0443 | 0.0215 | |
| 30-34 | 0.0550 | 0.0275 | |
| 35-39 | 0.0882 | 0.0443 | |
| 40-44 | 0.1218 | 0.0658 | |
| 45-49 | 0.2258 | 0.1271 | |
| 50-54 | 0.3381 | 0.1880 | |
| 55-59 | 0.4925 | 0.2709 | |
| 60-64 | 0.6248 | 0.3486 | |
| 65-69 | 0.9230 | 0.5198 | |
| 70-74 | 1.7577 | 0.9786 | |
| 75+ | 2.7290 | 1.5194 | |

*Spouse age limit is 75

| Hartford Dependent Child Term Life | | | |
|------------------------------------|------|--|--|
| Coverage | Rate | | |
| \$2,500 | 0.24 | | |
| \$5,000 | 0.48 | | |
| \$7,500 | 0.72 | | |
| \$10,000 | 0.96 | | |

| Flexible Spending Account | | |
|---|---------------------------------------|--|
| BASIC (medical, dependent care, parking or transit fee) | | |
| \$4.30 | City Paid Monthly Flex and Debit Card | |
| \$3.25 | City Paid Monthly Parking Transit | |